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House of Representatives

The House met at noon and was called to order by the Speaker pro tempore (Mr. ROONEY).

$\begin{array}{c} {\tt DESIGNATION~OF~SPEAKER~PRO} \\ {\tt TEMPORE} \end{array}$

The SPEAKER pro tempore laid before the House the following communication from the Speaker:

> Washington, DC, December 3, 2012.

I hereby appoint the Honorable THOMAS J. ROONEY to act as Speaker pro tempore on this day.

John A. Boehner, Speaker of the House of Representatives.

MORNING-HOUR DEBATE

The SPEAKER pro tempore. Pursuant to the order of the House of January 17, 2012, the Chair would now recognize Members from lists submitted by the majority and minority leaders for morning-hour debate.

RECESS

The SPEAKER pro tempore. Pursuant to clause 12(a) of rule I, the Chair declares the House in recess until 2 p.m. today.

Accordingly (at 12 o'clock and 1 minute p.m.), the House stood in recess.

□ 1400

AFTER RECESS

The recess having expired, the House was called to order by the Speaker protempore (Mr. ROONEY) at 2 p.m.

PRAYER

The Chaplain, the Reverend Patrick J. Conroy, offered the following prayer: Loving God, we give You thanks for giving us another day.

At the beginning of a new day and another week, help us to discover the power of resting in You and receiving assurance and encouragement in Your amazing grace.

Send Your Spirit down upon the Members of the people's House, who have been entrusted by their fellow Americans with the awesome privilege and responsibility of sustaining the great experiment of democratic self-government.

May they be reminded always of who they are. Grant them wisdom, insight, and vision, that the work they do will be for the betterment of our Nation during a time of struggle for so many Americans.

May they earn the trust and respect of those they represent, whether or not they had earned their vote, and make history that expands the great legacy of so many who have served in this Chamber before now—a legacy of noble service, sometimes political risk, but always great leadership.

May all that is done this day be for Your greater honor and glory.

Amen.

THE JOURNAL

The SPEAKER pro tempore. The Chair has examined the Journal of the last day's proceedings and announces to the House his approval thereof.

Pursuant to clause 1, rule I, the Journal stands approved.

PLEDGE OF ALLEGIANCE

The SPEAKER pro tempore. Will the gentleman from South Carolina (Mr. WILSON) come forward and lead the House in the Pledge of Allegiance.

Mr. WILSON of South Carolina led the Pledge of Allegiance as follows:

I pledge allegiance to the Flag of the United States of America, and to the Republic for which it stands, one nation under God, indivisible, with liberty and justice for all.

RESIGNATION FROM THE HOUSE OF REPRESENTATIVES

The SPEAKER pro tempore laid before the House the following resignation from the House of Representatives:

CONGRESS OF THE UNITED STATES,
HOUSE OF REPRESENTATIVES,
December 3, 2012.

Hon. John A. Boehner,

Speaker, House of Representatives, U.S. Capitol, Washington, DC.

DEAR SPEAKER BOEHNER: I write to inform you that I have notified California Governor Jerry Brown of my resignation from the U.S. House of Representatives, effective today, to assume my new responsibilities of Mayor of the City of San Diego.

It has been a privilege and an honor to represent the people of California's 51st Congressional District for the past 20 years. I look forward to working with you to ensure an orderly transition for my successor.

Sincerely,

 $\begin{array}{c} \text{Bob Filner},\\ \textit{Member of Congress}. \end{array}$

CONGRESS OF THE UNITED STATES,
HOUSE OF REPRESENTATIVES,
December 3, 2012.

Hon. EDMUND BROWN, JR.,

Governor, State of California, State Capitol, Sacramento, CA.

DEAR GOVERNOR BROWN: I write to inform you that I will resign my seat in the U.S. House of Representatives, effective today, to assume my new responsibilities of Mayor of the City of San Diego.

It has been a privilege and an honor to represent the people of California's 51st Congressional District for the past 20 years. I look forward to working with you to ensure an orderly transition for my successor.

Sincerely,

 $\begin{array}{c} \text{Bob Filner,} \\ \textit{Member of Congress.} \end{array}$

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore. Under clause 5(d) of rule XX, the Chair announces to the House that, in light of the resignation of the gentleman from

 \Box This symbol represents the time of day during the House proceedings, e.g., \Box 1407 is 2:07 p.m.

Matter set in this typeface indicates words inserted or appended, rather than spoken, by a Member of the House on the floor.



California (Mr. FILNER), the whole number of the House is 432.

ENTITLEMENT REFORMS MUST BE ADDRESSED

(Mr. WILSON of South Carolina asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. WILSON of South Carolina. Mr. Speaker, over the next 29 days, the President has a huge responsibility to work together with Congress and find a solution to avert the fiscal cliff. With over \$16 trillion in debt, our Nation is at a crossroads. We must rein in our out-of-control spending by addressing entitlement reform, a driving force that is jeopardizing our long-term fiscal security.

According to a recent blog post from The Heritage Foundation:

Social Security, Medicare, and Medicaid are on auto pilot. It's not even subject to the regular budget process. Spending on just those three programs will jump from 10.4 percent of gross domestic product (GDP) in 2012 to 18.2 percent in 2048, meaning it will require every single cent of Federal taxes collected.

Because of this fact, we must reform entitlement programs to protect current participants and to ensure that future generations will benefit, rather than inherit more debt caused by out-of-control spending. It is my hope that the President will reconsider his recent proposal and work with Republicans to save America's entitlement systems, which are a vital safety net.

In conclusion, God bless our troops, and we will never forget September the 11th in the global war on terrorism.

THE PENTAGON'S SPIES

(Mr. KUCINICH asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. KUCINICH. Over 12 million Americans are unemployed while our infrastructure is falling apart. But at least the U.S. is creating some jobs—for spies.

The Washington Post says the Pentagon will dramatically expand the role and size of its own personal spy agency, the Defense Intelligence Agency, the DIA. It's like the CIA, but they get their mission assignments from the Pentagon. The report says the plan includes sending 1,600 "collectors"—that's what they call their spies—all over the world. This is what the CIA does, except they're called "agents." The DIA doesn't have to report to Congress like the CIA does, so we would know even less than we know about situations like Benghazi.

Why the Pentagon needs its own spy agency is anyone's guess—maybe to keep an eye on its own generals when the CIA and FBI do not. Meanwhile, the CIA has been taking over Pentagon functions, conducting military strikes with drones all around the world. We

have the CIA bombing people and the Pentagon spying on people. Who knows what the other dozen spy agencies are up to.

Big government leads to a big national security state which leads to Big Brother getting fat on tax dollars while we have less freedom.

RECESS

The SPEAKER pro tempore. Pursuant to clause 12(a) of rule I, the Chair declares the House in recess until approximately 4 p.m. today.

Accordingly (at 2 o'clock and 7 minutes p.m.), the House stood in recess.

□ 1603

AFTER RECESS

The recess having expired, the House was called to order by the Speaker pro tempore (Ms. Foxx) at 4 o'clock and 3 minutes p.m.

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, the Chair will postpone further proceedings today on the motion to suspend the rules on which a recorded vote or the yeas and nays are ordered, or on which the vote incurs objection under clause 6 of rule XX.

Any record vote on the postponed question will be taken later.

ELIMINATE PRIVACY NOTICE CONFUSION ACT

Mrs. CAPITO. Madam Speaker, I move to suspend the rules and pass the bill (H.R. 5817) to amend the Gramm-Leach-Bliley Act to provide an exception to the annual privacy notice requirement.

The Clerk read the title of the bill. The text of the bill is as follows:

H.R. 5817

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. SHORT TITLE.

This Act may be cited as the "Eliminate Privacy Notice Confusion Act".

SEC. 2. EXCEPTION TO ANNUAL PRIVACY NOTICE REQUIREMENT UNDER THE GRAMM-LEACH-BLILEY ACT.

Section 503 of the Gramm-Leach-Bliley Act (15 U.S.C. 6803) is amended by adding the following new subsections:

"(f) EXCEPTION TO ANNUAL NOTICE REQUIRE-MENT.—A financial institution that—

"(1) provides nonpublic personal information only in accordance with the provisions of subsection (b)(2) or (e) of section 502 or regulations prescribed under section 504(b),

''(2) does not share information with affiliates under section 603(d)(2)(A) of the Fair Credit Reporting Act, and

"(3) has not changed its policies and practices with regard to disclosing nonpublic personal information from the policies and practices that were disclosed in the most recent disclosure sent to consumers in accordance with this subsection,

shall not be required to provide an annual disclosure under this subsection until such time as the financial institution fails to comply with any criteria described in paragraph (1) (2) or (3)

graph (1), (2), or (3).

"(g) EXCEPTION TO NOTICE REQUIREMENT.—
A financial institution shall not be required to provide any disclosure under this section if...

"(1) the financial institution is licensed by a State and is subject to existing regulation of consumer confidentiality that prohibits disclosure of nonpublic personal information without knowing and expressed consent of the consumer in the form of laws, rules, or regulation of professional conduct or ethics promulgated either by the court of highest appellate authority or by the principal legislative body or regulatory agency or body of any State of the United States, the District of Columbia, or any territory of the United States: or

"(2) the financial institution is licensed by a State and becomes subject to future regulation of consumer confidentiality that prohibits disclosure of nonpublic personal information without knowing and expressed consent of the consumer in the form of laws, rules, or regulation of professional conduct or ethics promulgated either by the court of highest appellate authority or by the principal legislative body or regulatory agency or body of any State of the United States, the District of Columbia, or any territory of the United States."

The SPEAKER pro tempore. Pursuant to the rule, the gentlewoman from West Virginia (Mrs. CAPITO) and the gentleman from California (Mr. SHERMAN) each will control 20 minutes.

The Chair recognizes the gentlewoman from West Virginia.

GENERAL LEAVE

Mrs. CAPITO. Madam Speaker, I ask unanimous consent that all Members have 5 legislative days in which to revise and extend their remarks and include extraneous material on this bill.

The SPEAKER pro tempore. Is there objection to the request of the gentlewoman from West Virginia?

There was no objection.

Mrs. CAPITO. Madam Speaker, I yield myself such time as I may consume.

I would first like to thank Mr. LUETKEMEYER and Mr. SHERMAN for authoring the bill before the House today. I would also like to thank Mr. LUETKEMEYER for his hard work on the Financial Institution and Consumer Credit Subcommittee, where he has championed many initiatives to provide commonsense regulatory relief for small financial institutions.

The House of Representatives has already passed one bill to remove an outdated requirement for duplicative disclosure of ATM fees on the machines—commonsense reform. I urge our colleagues in the Senate to pass both of these bills to provide this commonsense regulatory relief for banks and credit unions across the country.

I know Mr. Luetkemeyer shares my concerns that in recent years Federal financial regulatory agencies have piled on more regulations without properly assessing the current regulatory regime to remove outdated, unnecessary, or overly burdensome regulations. Last year, members of our